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United States Bankruptcy Court Northern District of Illinois, Eastern Division					Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): Graczyk, Robert				Name of Joint Debtor (Spouse) (Last, First, Middle): Graczyk Debra					
All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D (if more than one, state all): 2988	. (ITIN) No./Com	plete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8229					
Street Address of Debtor (No. and Street, City, and Sta	te):			Street Address of Joint Debtor (No. and Street, City, and State):					
Downers Grove, IL		60515		Downers Grove, IL 60515					
County of Residence or of the Principal Place of Busine Du Page	ess:			County of Residence or of the Principal Place of Business: Du Page					
Mailing Address of Debtor (if different from street add	ress):			Mailing Address of Joint Debtor (if different from street address):					
Location of Principal Assets of Business Debtor (if diff	erent from street a	address above):	•						
Type of Debtor (Form of Organization) (Check one box.)	Health Can	Nature of Busi (Check one bo				the Pe	tition is F	tcy Code Under Willed (Check one b	
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate as defir 11 U.S.C § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank			ed in	XIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII				
	Other			Nature of Debts (Check one box.)					
	Tax-Exempt Entit (Check box, if applicat Debtor is a tax-exempt organiza under Title 26 of the United Sta Code (the Internal Revenue Co			on es	Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incured by an individual primarily for a personal, family, or household purpose.			re primarily s debts.	
Filing Fee (Check one box.)				Check one bo	· ·	Chapter 1	1 Debtors	3	
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owned to					
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
				THIS SPACE IS FOR COURT USE ONLY					
	00- 1,0	000- 5,0] 001- 0,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to	500,001 \$1 \$1 to	,000,001 \$1 \$10 to] 10,000, \$50 illion	,001 \$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000 to \$1 billi		
\$50,000 \$100,000 \$500,000 to	500,001 \$1 \$1 to	,000,001 \$1 \$10 to] 10,000, \$50 illion	,001 \$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000 to \$1 billi		

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robert and Debra C	Graczyk		
All Prior Bankruptcy Case Filed Within La	ast 8 Years (If more than two, attach addi	tional sheet.)		
Location Where Filed:	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner of	or Affiliate of this Debtor (If more than on	e, attach additional sheet.)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A	(Talanama)	Exhibit B		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief			
_	available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
Exhibit A is attached and made a part of this petition.	X /S/Joseph C. Michelotti	11/14/08		
	Signature of Attorney	Date		
Does the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No	Exhibit C a threat of imminent and identifiable harm to	public health or safety?		
(To be completed by every individual debtor. If a joint petition is filed, each spouse mu	etition.			
Information Reg	garding the Debtor - Venue			
	any applicable box.)			
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of busin or has no principal place of business or assets in the United States but is a de this District, or the interests of the parties will be served in regard to the relief	fendant in an action or proceeding [in a federal			
Certification by a Debtor Who I	Resides as a Tenant of Residential Propert	у		
(Check a	all applicable boxes.)			
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord that obtained judgment)				
(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certification. (1	1 U.S.C. § 362(1)).			

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robert and Debra Graczyk		
Sign	natures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X /S/Robert Graczyk Signature of Debtor X /S/Debra Graczyk Signature of Joint Debtor Telephone Number (If not represented by attorney) 11/14/08 Date	X (Signature of Foreign Representative) (Printed Name of Foreign Representative) Date		
Signature of Attorney* X /S/Joseph C. Michelotti Signature of Attorney Joseph C. Michelotti 6185760 Printed Name of Attorney for Debtor(s) Michelotti & Associates, Ltd. Firm Name 1200 jorie Blvd SUite 329 Address Oak Brook, Il 60523 630 928 0100 Telephone Number	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or		
11/14/08 Date * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.		
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Title of Authorized Individual Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.		

[If debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11 of the Bankruptcy Code, this Exhibit "A" shall be completed and attached to the petition.]

EXHIBIT "A" TO VOLUNTARY PETITION

1.	If any of the debtor's securities are registered under Section 12 of the Sectible SEC file number is .	curities Exchange Act of 1934,
2.	The following financial data is the latest available information and refer on .	s to the debtor's condition
a.	Total assets	\$
b.	Total debts (including debts listed in 2.c., below)	\$
c.	Debt securities held by more than 500 holders.	Approximate number of holders
	Secured Unsecured Subordinated \$_	
	☐ Secured ☐ Unsecured ☐ Subordinated \$	
	Secured Unsecured Subordinated \$_	
	Secured Subordinated \$	
	Secured Subordinated \$	
d.	Number of shares of prefered stock	
e.	Number of shares of common stock	
	Comments, if any:	
3.	Brief description of debtor's business:	
	List the names of any person who directly or indirectly owns, controls, core of the voting securities of debtor:	or holds, with power to vote, 5% or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Robert and Debra Graczyk	Case No.	
_	Debtor	(if known)	
		OR'S STATEMENT OF COMPLIANCE WITH SELING REQUIREMENT	
	credit counseling listed below. If you cam case, and the court can dismiss any case y filing fee you paid, and your creditors wil you. If your case is dismissed and you file	ek truthfully one of the five statements regarding not do so, you are not eligible to file a bankruptcy rou do file. If that happens, you will lose whatever I be able to resume collection activities against another bankruptcy case later, you may be u may have to take extra steps to stop creditors'	
		Exhibit D. If a joint petition is filed, each spouse. Check one of the five statements below and attach	
	from a credit counseling agency approved be administrator that outlined the opportunities performing a related budget analysis, and I	of my bankruptcy case, I received a briefing y the United States trustee or bankruptcy for available credit counseling and assisted me in have a certificate from the agency describing the ne certificate and a copy of any debt repayment plan	
	from a credit counseling agency approved be administrator that outlined the opportunities performing a related budget analysis, but I do	of my bankruptcy case, I received a briefing y the United States trustee or bankruptcy for available credit counseling and assisted me in do not have a certificate from the agency describing a copy of a certificate from the agency describing the	

services provided to you and a copy of any debt repayment plan developed through the agency

no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor _/S/Robert Graczyk
Date: _11/14/08

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Robert and Debra Graczyk	Case No.	
_	Debtor		(if known)
	EXHIBIT D - INDIVIDUAL DEBTO CREDIT COUN	OR'S STATEMENT OF COMPLISELING REQUIREMENT	IANCE WITH
	Warning: You must be able to chec credit counseling listed below. If you cam case, and the court can dismiss any case y filing fee you paid, and your creditors wil you. If your case is dismissed and you file required to pay a second filing fee and yo collection activities.	not do so, you are not eligible to fil you do file. If that happens, you wi I be able to resume collection active another bankruptcy case later, yo	le a bankruptcy Il lose whatever vities against ou may be
	Every individual debtor must file this must complete and file a separate Exhibit D any documents as directed.		
	☑ 1. Within the 180 days before the filing from a credit counseling agency approved b administrator that outlined the opportunities performing a related budget analysis, and I services provided to me. Attach a copy of the developed through the agency.	y the United States trustee or bankrus for available credit counseling and have a certificate from the agency de	assisted me in escribing the
	2. Within the 180 days before the filing from a credit counseling agency approved b administrator that outlined the opportunities performing a related budget analysis, but I of	y the United States trustee or bankrus for available credit counseling and	uptcy assisted me in

the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency

no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor/S/Debra Graczyk
Date: <u>11/14/08</u>